

**Information to identify the case:**

Debtor 1	<b>Barbara A Weems</b>	Social Security number or ITIN	xxx-xx-6403
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>20-10559-JNP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara A Weems  
aka Barbara A Holmes

3/28/25

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Barbara A Weems  
Debtor

Case No. 20-10559-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Mar 28, 2025

Form ID: 3180W

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2025:**

Recip ID	Recipient Name and Address
db	+ Barbara A Weems, 56 Tomasello Drive, Millville, NJ 08332-9423
518730396	+ Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
518659506	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
518730293	+ MidFirst Bank, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 28 2025 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 28 2025 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: bankruptcy@cnj.org	Mar 28 2025 20:49:00	Credit Union of NJ, 1301 Parkway Avenue, PO Box 7921, Ewing, NJ 08628
518659498	EDI: CITICORP	Mar 29 2025 00:23:00	Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
518765173	+ EDI: PRA.COM	Mar 29 2025 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518659501	Email/Text: bankruptcy@cnj.org	Mar 28 2025 20:49:00	Credit Union of New Jersey, 1035 Parkway Ave, Trenton, NJ 08618-2309
518659499	EDI: CAPITALONE.COM	Mar 29 2025 00:23:00	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
518705849	Email/PDF: bncnotices@becket-lee.com	Mar 28 2025 20:56:53	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518767390	EDI: CITICORP	Mar 29 2025 00:23:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518659500	EDI: WFNNB.COM	Mar 29 2025 00:23:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
518659502	EDI: DISCOVER	Mar 29 2025 00:23:00	Discover Financial, PO Box 15316, Wilmington, DE 19850-5316
518659507	EDI: CITICORP	Mar 29 2025 00:23:00	Macys, PO Box 8218, Mason, OH 45040-8218
518747739	EDI: Q3G.COM	Mar 29 2025 00:23:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518671413	EDI: DISCOVER	Mar 29 2025 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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518659503	EDI: IRS.COM	Mar 29 2025 00:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518760420	EDI: JEFFERSONCAP.COM	Mar 29 2025 00:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518659504	EDI: JPMORGANCHASE	Mar 29 2025 00:23:00	JPMCB, PO Box 15369, Wilmington, DE 19850-5369
518697030	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 28 2025 20:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518659505	Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 28 2025 20:49:00	Key Bank, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
518672313	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2025 20:45:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518777920	+ EDI: AISMIDFIRST	Mar 29 2025 00:23:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518743266	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2025 20:49:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518659508	Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2025 20:49:00	Midland Credit management, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
518659509	^ MEBN	Mar 28 2025 20:36:20	Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
518675949	+ EDI: AGFINANCE.COM	Mar 29 2025 00:23:00	OneMain Financial, P.O. Box 3251, Evansville, IN 47731-3251
518659510	EDI: AGFINANCE.COM	Mar 29 2025 00:23:00	Onemain Financial, PO Box 1010, Evansville, IN 47706-1010
518659511	EDI: PRA.COM	Mar 29 2025 00:23:00	Portfolio Recovery Associates LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
518705967	EDI: PRA.COM	Mar 29 2025 00:23:00	Portfolio Recovery Associates, LLC, c/o DSW, POB 41067, Norfolk, VA 23541
518707509	EDI: PRA.COM	Mar 29 2025 00:23:00	Portfolio Recovery Associates, LLC, c/o Evine Live, POB 41067, Norfolk VA 23541
518659512	^ MEBN	Mar 28 2025 20:35:12	Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
518659513	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2025 20:46:42	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518659514	EDI: SYNC	Mar 29 2025 00:23:00	Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
518662015	^ MEBN	Mar 28 2025 20:34:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518659515	+ EDI: Q3GTBI	Mar 29 2025 00:23:00	The Bureaus, 650 Dundee Rd, Northbrook, IL 60062-2757
518659516	Email/Text: edbknotices@ecmc.org	Mar 28 2025 20:48:00	US Department of Education, 61 Forsyth St SW Ste 19T40, Atlanta, GA 30303-8919
518757623	+ EDI: AIS.COM	Mar 29 2025 00:23:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518659517	EDI: VERIZONCOMB.COM	Mar 29 2025 00:23:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
518659518	EDI: BLUESTEM	Mar 29 2025 00:23:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
518659519	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com		

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Mar 28 2025 20:57:13

Wells Fargo Bank N.A., PO Box 14517, Des Moines, IA 50306-3517

518767176

Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com

Mar 28 2025 20:57:02

Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518697094	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Michael R. DuPont	on behalf of Creditor Credit Union of NJ dupont@redbanklaw.com lori@redbanklaw.com
Moshe Rothenberg	on behalf of Debtor Barbara A Weems moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com;rothenberg.mosheb128149@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7